Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
goverr identifi	he name that is on your iment-issued picture cation (for example, river's license or	Capri First name Daniella	First name
passpo		Middle name	Middle name
identifi	our picture cation to your meeting e trustee.	Courtney Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All ot	her names you		
have years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - 4851	XXX - XX
Individ	oer or federal idual Taxpayer	OR	OR
identif	ication number	9 xx - xx	9 xx - xx

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Document Courtney Capri Daniella Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names		Business name Business name EIN EIN	I have not used any business names or EINs. Business name Business name EIN EIN		
5.	Where you live	5147 W Washington Blvd Number Street	If Debtor 2 lives at a different address: Number Street		
		Chicago IL 60644 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box City State ZIP Code	County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street P.O. Box City State ZIP Code		
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408		

Case 17-28663 Doc 1 Filed 09/25/17 Entered 09/25/17 17:54:06 Desc Main Document Page 3 of 60 Capri Daniella Courtney Debtor 1 Case Number (if known) _ Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file ☐ Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No bankruptcy within the _{District} None last 8 years? ☐ Yes. __ When ___ MM / DD / YYYY District None __ When ___ ___ Case Number ___ MM / DD / YYYY When MM / DD / YYYY No 10. Are any bankruptcy cases pending or being filed by a spouse who is Yes. not filing this case with _____ When ____ Case Number, if known _____ you, or by a business MM / DD / YYYY parter, or by affiliate? Debtor _ Relationship to you _ _____ When ___ District Case Number, if known MM / DD / YYYY

11. Do you rent your residence?

☐ No. Go to line 12

> Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

No. Go to line 12.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

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Debtor 1 Capri Daniella Courtney Page 4 of 60

Courtney Case Number (if known)

12.					
12. Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a		■ No. □ Yes.	Go to Part 4. Name and location of b	business	
	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any		_
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street		
	to the pouton.		City		State Zip Code
			Check the appropriate	box to describe your business:	
			☐ Health Care Busi	iness (as defined in 11 U.S.C. § 101(27	(A))
			☐ Single Asset Rea	al Estate (as defined in 11 U.S.C. § 101	(51B))
			☐ Stockbroker (as o	defined in 11 U.S.C. § 101(53A))	
			☐ Commodity Brok	er (as defined in 11 U.S.C. § 101(6))	
			☐ None of the abov	/e	
	For a definition of <i>small</i> business debtor, see 11 U.S.C. § 101(51D).	No. ∣	am not filing under Cha am filing under Chapter the Bankruptcy Code.	· · 11, but I am NOT a small business de	otor according to the definition in
Pa	rt 4: Report if You Own or Ha	_	Bankruptcy Code.	r 11 and I am a small business debtor a perty That Needs Immediate Attention	occording to the definition in the
Pa	· ·	ve Any Hazard	Bankruptcy Code.		occording to the definition in the
P a	Do you own or have any property that poses or is alleged to pose a threat of imminent and	we Any Hazard	Bankruptcy Code.		
	Do you own or have any property that poses or is alleged to pose a threat	we Any Hazard	Bankruptcy Code. ous Property or Any Prop What is the hazard?	perty That Needs Immediate Attention	
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?	we Any Hazard	Bankruptcy Code. ous Property or Any Prop What is the hazard?	perty That Needs Immediate Attention	
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	Bankruptcy Code. ous Property or Any Prop What is the hazard?	perty That Needs Immediate Attention	
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	Bankruptcy Code. ous Property or Any Prop What is the hazard? If immediate attention is	s needed, why is it needed?	

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Debtor 1

Daniella

Document

Capri

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Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

5.	Tell the court whethe
	you have received a
	briefing about credit
	counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing	about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case Number (if known)

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-28663 Doc 1 Filed 09/25/17 Entered 09/25/17 17:54:06 Desc Main

Debtor 1 Capri Daniella Document Courtney Page 6 of 60

Case Number (if known)

estimate your liabilities to be? \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,000 \$10,000,001-\$100 million \$10,000,000,000 \$10,000,001-\$100 million \$10,000,000,000 \$10,000,001-\$100 million \$10,000,000,001-\$500 million More than \$500 Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true as	
Teb. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.	
money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17c. 16c. State the type of debts you owe that are not consumer debts or business debts. No. I am not filing under Chapter 7. Go to line 18. Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? No. I am not filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? No. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors of you estimate that you of yes. I am filing under Chapter 7. Do you estimate that you of yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors of you estimate that you of yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors of yes. I have examined this petition, and I declare under penalty of perjury that the information provided is true at correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, I 11.12, of title 11, United States Code. I understand the relief available under each chapter, and I choose to proce under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).	
No. Go to line 16c. yes. Go to line 17.	tain
16c. State the type of debts you owe that are not consumer debts or business debts. 16c. State the type of debts you owe that are not consumer debts or business debts.	
No.	
No. Tam not tilling under Chapter 7. Go to line 16.	
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditor excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditor to unsecured creditors? No.	
excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? 18. How many creditors do you estimate that you owe? 19. How much do you estimate that you owe? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be worth? 19. How much do you estimate your assets to be soon assets to be soon asset to be worth? 19. How much do you estimate your liabilities to be? 19. How much do you estimate your liabilities assets to be soon assets to be soon assets to be soon assets to liabilities ass	
are paid that funds will be available for distribution to unsecured creditors?	
available for distribution to unsecured creditors?	
you estimate that you owe? 50-99 5,001-10,000 50,001-100,000 owe? 100-199 10,001-25,000 More than 100 200-999	
owe? 100-199	
How much do you estimate your assets to be worth? \$0.\$50,001-\$100,000	
estimate your assets to be worth? \$50,001-\$100,000 \$10,000,001-\$50 million \$10,000,000,000 \$10,000,001-\$50 million \$10,000,000,000 \$500,000,001-\$100 million \$10,000,000,000 \$500,000,001-\$100 million \$10,000,000,000 \$500,000,001-\$100 million \$500,000,001-\$100 million \$500,000,001-\$100 million \$500,000,001-\$100 million \$500,000,001-\$100 million \$500,000,001-\$100 million \$10,000,000,000 \$10,000,001-\$50 million \$10,000,000,000 \$10,000,001-\$50 million \$10,000,000,000 \$10,000,001-\$100 million \$10,000,000,000 \$100,000,001-\$100 million \$100,000,000,000 \$100,000,001-\$100 million \$100,000,000,000 \$100,000,001-\$100 million \$100,000,000,000 \$100,000,000,000 \$100,000,000 \$100,000,000,000 \$100,000,000,000 \$100,000,000,000 \$100,000,000,000 \$100,000,000,000 \$100,000,000,000 \$100,000,000,000 \$100,000,000,000 \$100,000,000,000 \$100,000,000 \$100,000,000,000 \$100,000,000,000 \$100,000,000,000 \$100,000,000 \$100,000,000,000 \$100,000,000,000 \$100,000,000,000 \$100,000,000 \$100,000,000,000 \$100,000,000,000 \$100,000,000,000 \$100,000,000 \$100,000,000,000 \$100,000,000,000 \$100,000,000,000 \$100,000,000 \$100,000,000,000 \$100,000 \$100,000,000 \$100,000,000 \$100,000 \$	
be worth? \$100,001-\$500,000	
How much do you estimate your liabilities to be? \$0.\$50,000	
estimate your liabilities to be? \$50,001-\$100,000 \$50,000,001-\$50 million \$10,000,000,000 \$10,000,001-\$100 million \$10,000,000,000 \$10,000,001-\$500 million \$10,000,000,000 \$10,000,001-\$500 million \$10,000,000,001-\$500 million More than \$50 Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true at correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, of title 11, United States Code. I understand the relief available under each chapter, and I choose to proce under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).	50 billion
to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,000 \$100,000,000,000 \$100,000,000,000 \$100,000,000,000 \$100,000,000,000 \$100,000,001-\$500 million \$100,000,001-\$500 million \$100,000,000,000 \$100,000,000 \$100,000,000 \$100,000,000,000 \$100,000,000,000 \$100,000,000 \$100,000,000,000 \$100,000 \$100,000,000 \$100,000,000 \$100,000,000 \$100,000,000 \$100,000,000 \$100,000,000 \$100,000,000 \$100,000,000 \$100,000 \$100,000,000 \$100,0	
Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true at correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, of title 11, United States Code. I understand the relief available under each chapter, and I choose to proce under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).	
I have examined this petition, and I declare under penalty of perjury that the information provided is true at correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, of title 11, United States Code. I understand the relief available under each chapter, and I choose to proce under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).	
For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, of title 11, United States Code. I understand the relief available under each chapter, and I choose to proce under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).	
of title 11, United States Code. I understand the relief available under each chapter, and I choose to proce under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).	and
this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).	
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	e fill out
I understand making a false statement, concealing property, or obtaining money or property by fraud in co with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	connection
★ /s/ Capri Daniella Courtney Signature of Debtor 1 Signature of Debtor 2 ** ** ** ** ** ** ** ** **	
Executed on 09/20/2017 Executed on	

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Debtor 1 Capri Daniella Courtney Case Number (if known) _____

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Merid Teklehaimanot Mekonnen	Date	Date: 09/25/2	017
Signature of Attorney for Debtor		MM / DD / YYYY	,
Merid Teklehaimanot Mekonnen			
Printed name			-
Geraci Law L.L.C.			
Firm name			-
55 E. Monroe St., #3400			
Number Street			_
			-
Chicago	IL	60603	
Chicago City	IL State	60603 ZIP Code	
	State		acilaw.com
City	State	ZIP Code	acilaw.com

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Fill in this information to identify your case:					
Debtor 1	Capri Daniella		Courtney		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
		for the : <u>NORTHERN</u> District of <u>ILI</u>	(State)		
Case Number (If known)					

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 12,375
1c. Copy line 63, Total of all property on Schedule A/B	\$ 12,375
Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$12,533
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$48,145
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
Part 3: Summarize Your Liabilities	
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,622.62
	\$2,622.62 \$2,141.00

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Document Capri Daniella Debtor 1 Case Number (if known) _ First Name Middle Name Last Name

Pa	Answer These Questions for Administrative and Statistical Records		
6.			
7.	What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual pr family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. this form to the court with your other schedules.	.C. § 159.	
	From the <i>Statement of Your Current Monthly Income</i> : Copy your total current monthly income from C Form 122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	Official -	\$ 2,828.41
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:	Total claim	
	From Part 4 of Schedule E/F, copy the following:		
	9a. Domestic support obligations (Copy line 6a.)	\$_0.00	
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00	
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00	
	9d. Student loans. (Copy line 6f.)	\$ 26,100.00	
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00	
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00	
	9g. Total. Add lines 9a through 9f.	\$_26,100.00	

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Fill in this in	formation to ide	ntify your case and this fili	ng:	0 of 60			
Debtor 1	Capri	Daniella	Courtney				
D-14 0	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distric	ct of ILLINOIS				
Case Number			(State)			Check if this is an	
(If known)						amended filing	
Official F	orm 106A	<u>/B</u>					
Schedul	e A/B: Pr	operty				12/	15
ategory where esponsible for ages, write you	you think it fits supplying correur name and cas	best. Be as complete and a ct information. If more space e number (if known). Answ sidence, Building, Land, or O	n asset only once. If an asset fits accurate as possible. If two marr ce is needed, attach a separate ser every question. ther Real Esate You Own or Have any residence, building, land, or	ied people are filing together, sheet to this form. On the top o	both are equally		
No. Yes. 2. Add the dol	Describe	portion you own for all of yo	our entries fro Part 1, including a	any entries for pages			
	-	-	, , , , , , , , , , , , , , , , , , , ,	· -	>	\$0.	.00
Part 2:	Describe Your Vel	nicles					
you own that so O3. Cars, vans No. Yes. N A C 7 O4. Watercraft Examples: No. Yes.	Describe Describe Describe Make: Model: Cear: Describe Milea Other information: Co12 Dodge Journ Co,000 miles Describe, motor Boats, trailers, motor Describe	es. If you lease a vehicle, all s, sport utility vehicles, mo Dodge Journey SXT 2012 age: 70,000 ney SXT with over homes, ATVs and other recors, personal watercraft, fishing	who has an interest in the property of the pro	operty? Check one. Indianother ty property (see es, and accessories essories	Do not deduct secured of the amount of any security.	claims or exemptions. Put red claims on <i>Schedule D:</i> aims Secured by Property Current value of the portion you own? 200 \$ 10,625	.00
	-	-		· -		\$ 10,62	5.00
Part 3:	Describe Your Per	sonal and Household Items					
Do you own or	r have any legal	or equitable interest in any	of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions	S
		nishings urniture, linens, china, kitchenwa	are				
Yes.	Describe	Furniture, linens, small applian	ices, table & chairs, bedroom set		\$500	\$500	. <u>0</u> 0

Official Form 106A/B Record # 748470 Schedule A/B: Property Page 1 of 6

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First Name

Desc Main

07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... Flat screen TV, cell phone \$400 400.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Describe..... Yes. 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Describe..... Necessary wearing apparel \$250 250.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Everyday jewelry, costume jewelry \$300 300.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No. Describe..... books, CDs, DVDs & Family Photos \$300 300.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,750.00 for Part 3. Write that number here **Describe Your Financial Assets** Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Describe..... 0.00

Case 17-28663 Doc 1 Capri Debtor 1

First Name

Middle Name

Filed 09/25/17
Courtney
Last Name
Filed 09/25/17

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17.	Deposits o	=		atti ata af dan ata ah an ata an	
				ertificates of deposit; shares in credit unions, brokerage houses, vith the same institution, list each.	
	No.				
	Yes.	Describe	Account Type:	Institution name:	
	_		Checking Account	Bank of America	\$ <u>0.00</u>
					\$ <u>0.0</u> 0
18.	Bonds, mu	itual funds, or p	ublicly traded stocks		
		Bond funds, invest	ment accounts with brokerage	firms, money market accounts	
	No.				
	Yes.	Describe	Institution or issuer name		
40	N			-4. ddi	\$ <u>0.0</u> 0
19.		ciy traded stock	and interests in incorpor	ated and unincorporated businesses, including an interest in	
	No.		None of Early and Daniel		
	Yes.	Describe	Name of Entity and Perce	nt of Ownership:	\$ 0.00
20	Governme	nt and cornorat	e honds and other negoti	able and non-negotiable instruments	\$ <u>0.0</u> 0
0.		-	=	hecks, promissory notes, and money orders.	
	-			someone by signing or delivering them.	
	No.				
	Yes.	Describe	Issuer name:		
					\$ <u> </u>
21.		t or pension acc			
		Interests in IRA, E	RISA, Keogh, 401(k), 403(b), 1	hrift savings accounts, or other pension or profit-sharing plans	
	No.	D	Type of account and lasti	ution name:	
	Yes.	Describe	Type of account and Insti	ution name.	\$ 0.00
22.	Security de	eposits and pre	payments		\$ <u> </u>
	=	-		u may continue service or use from a company	
				tilities (electric, gas, water), telecommunications	
	No.				
	Yes.	Describe	Institution name or individ	ual:	
					\$ <u> </u>
23.		A contract for a	a periodic payment of mo	ney to you, either for life or for a number of years)	
	No.				
	Yes.	Describe	Issuer name and descript	on:	. 0.00
24	Intoracte in	an education l	PA in an account in a gu	alified ABLE program, or under a qualified state tuition program.	\$ <u>0.0</u> 0
24.		§ 530(b)(1), 529A		anned ADEE program, or under a quantied state tuition program.	
	No.				
	Yes.	Describe	Institution name and desc	ription. Separately file the records of any interests.11 U.S.C. § 521(c):
	<u> </u>				\$ <u>0.0</u> 0
25.	Trusts, equ	uitable or future	interests in property (oth	er than anything listed in line 1), and rights or powers	
	No.				
	Yes.	Describe			
					\$ <u>0.0</u> 0
26.	-			other intellectual property	
	No.	internet domain na	ames, websites, proceeds from	royalties and licensing agreements	
	=	Danasiba			
	Yes.	Describe			\$ 0.00
27.	Licenses. 1	franchises, and	other general intangibles		<u> </u>
			-	association holdings, liquor licenses, professional licenses	
	No.				
	Yes.	Describe			
					\$ 0.00

Case 17-28663 Daniella Capri Debtor 1

Doc 1

Filed 09/25/17
Courtney
Document
Last Name

Desc Main

First Name

Middle Name

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Мо	ney or prope	rty owed to you	1?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refunds	owed to you		
	No.			
	Yes.	Describe		\$ 0.00
29.	Family supp	oort		<u> </u>
	Examples: F	ast due or lump s	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes.	Describe		
	_			\$ <u> </u>
30.	Examples: L		wes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else	
	Yes.	Describe		\$0.00
31.		nsurance polici		
	No.	-	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	
	Yes.	Describe	,	
32	Any interes	t in property th	at is due you from someone who has died	\$ <u>0.0</u> 0
J	If you are the	e beneficiary of a l	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive	
	property bed	ause someone ha	is died.	
	Yes.	Describe		\$ 0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment	<u> </u>
	Examples: A	ccidents, employr	nent disputes, insurance claims, or rights to sue	
	Yes.	Describe		
	Oth			\$ <u>0.0</u> 0
34.	No.	ngent and unit	uidated claims of every nature, including counterclaims of the debtor and rights	
	Yes.	Describe		
25	Any financi	al acceta you d	id not already list	\$ <u> </u>
35.	No.	ai assets you u	id not already list	
	Yes.	Describe		
				\$0.00
36.	Add the dol	ar value of all o	of your entries from Part 4, including any entries for pages you have attached	
	for Part 4. W	rite that number	er here>	\$0.00
	art 5: Do	escribe Any Busi	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
		or have any le	gal or equitable interest in any business-related property?	
	No.			
	_			Current value of the
				portion you own? Do not deduct secured claims or exemptions
38.	Accounts re	eceivable or co	mmissions you already earned	
	No.	Describ -		
	Yes.	Describe		\$0.00

Case 17-28663 Doc 1 Capri Debtor 1

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Courtney
Document
Last Name Entered 09/25/17 17:54:06 Page 14 of 60 umber (if known) Desc Main First Name Middle Name

39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax ma No.	chines, rugs, telephones, desks, chairs, electronic devices
Yes. Describe	\$0.00
40. Machinery, fixtures, equipment, supplies you use in business, and tools	of your trade
Yes. Describe	
41. Inventory	\$ 0.00
No. Yes. Describe	
	\$\$
42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership:	
Yes. Describe	\$ 0.00
43. Customer lists, mailing lists, or other compilations	\$
No. Yes. Describe	
	\$\$
44. Any business-related property you did not already list No.	
Yes. Describe	\$ 0.00
45. Add the dollar value of all of your entries from Part 5, including any entri	0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You	Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.	
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or comm	
If you own or have an interest in farmland, list it in Part 1.	nercial fishing-related property?
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or common No.	
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or common No. Yes. Describe	nercial fishing-related property?
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or common No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish	s 0.00
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or common No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No.	nercial fishing-related property?
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or common No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No.	s 0.00
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or common No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe	\$ 0.00 \$ 0.00 \$ 0.00
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or common No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No.	\$ 0.00 \$ 0.00 \$ 0.00
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or common No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools	\$ 0.00 \$
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or common No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed	\$ 0.00 \$ 0.00 \$ 0.00
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or common No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No.	\$ 0.00 \$
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or common No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe	\$
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or common No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No.	\$
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or common No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe 51. Any farm- and commercial fishing-related property you did not already in the part of the part	\$
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or common No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe 51. Any farm- and commercial fishing-related property you did not already I No. Yes. Describe	\$
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or common No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe 51. Any farm- and commercial fishing-related property you did not already I	\$

Debtor 1

Case 17-28663

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Desc Main

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Courtney
Document
Last Name Doc 1 Capri First Name Middle Name

Part 7: Describe All Property You Own or Have an Interest in That You Did Not Li	st Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here .	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 10,625.00	
57. Part 3: Total personal and household items, line 15	\$ 1,750.00	
58. Part 4: Total financial assets, line 36	\$ 0.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 12,375.00	\$ 12,375.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$12,375.00

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Fill in this in	nformation to iden	tify your case:	
Debtor 1	Capri	Daniella	Courtney
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		(Otate)
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	fy the Property You Claim as Exempt			
	emptions are you claiming? Check		• •	
You are clai	ming state and federal nonbankrupto	y exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clai	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
2. For any propert	y you list on <i>Schedule A/B</i> that you	ı claim as exempt, fill in t	the information below.	
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2012 Dodge Journey SXT with over 70,000 miles	\$_10,625	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_ 500	\$	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, cell phone	\$_400	 \$	735 ILCS 5/12-1001(b) - \$400.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Necessary wearing apparel	\$_ 250	 \$	735 ILCS 5/12-1001(a),(e) - \$250.00
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
Official Form 1060	Record # 748470	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

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Page 17 of 60 Case Number (if known) Dogument Debtor 1 Capri Daniella Last Name First Name Middle Name

	Part 2	ional Page			
		on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption	
	Brief description:	Everyday jewelry, costume jewelry	\$_300	 \$	735 ILCS 5/12-1001(a),(e) - \$300.00
	Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
	Brief description:	books, CDs, DVDs & Family Photos	\$_300	 \$	735 ILCS 5/12-1001(a) - \$300.00
	Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Checking Account, Bank of America, 0.00	\$ <u>0</u>	 \$	735 ILCS 5/12-1001(b) - \$0.00
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
3.	Are you claimin	g a homestead exemption of more	than \$155,675?		
	(Subject to adjus	stment on 4/01/16 and every 3 years	s after that for cases filed o	n or after the date of adjustment .)	
	No.				
	=	acquire the property covered by the	a examption within 1 215 d	lave before you filed this case?	
		acquire the property covered by the	e exemption within 1,210 t	lays before you filed this case:	
	□ No				
	Yes.				
С	Official Form 106C	Record # 748470	Schedule C: T	he Property You Claim as Exempt	Page 2 of 2

Fil	ll in this in	Caso 17 formation to ider		oc 1 Filod (00/25/17		d 09/25/17 of 60	7 17:54:06	Desc Main	
D	ebtor 1	Capri	Daniell	a	Courtney					
		First Name	Middle Name		ast Name					
D	ebtor 2									
(S _l	oouse, if filing)	First Name	Middle Name	L	ast Name					
Uı	nited States	Bankruptcy Court fo	r the : <u>NORTHERN</u>	_ District of _ILLINOIS_	_					
C	ase Number			(State)				Check if this	s is an
	f known)								amended fil	ing
Off	icial Fo	orm 106D								
		<u> </u>	ro Who Hove	. Claima Saa	urad by	Dranarty				12/15
			possible. If two mar				esnonsible for	supplying correct		
nforr	nation. If n	nore space is nee	eded, copy the Addit	tional Page, fill it out	, number the e	entries, and at	ach it to this for	rm. On the top of a	ту	
		· -	e and case number							
1. [o any cred	ditors have claim	s secured by your p	roperty?						
L	No. Ch	eck this box and	submit this form to the	e court with your othe	er schedules. Y	ou have nothir	g else to report	on this form.		
	Yes. Fill	l in all of the infor	mation below.							
Pa	nrt 1:	ist All Secured Cl	aims							
								Column A	Column A	Column C
			creditor has more the			· ·		Amount of claim	Value of collateral	Unsecured
			one creditor has a page claims in alphabetic					Do not deduct the	that supports this claim	portion If any
	, io muon a	o possible, list the	, ciaims in diphasetic	ar order according to	the orealtors in	arric.		value of collateral		
2.1	Bridgec	rest Credit		Describe the pro	perty that secui	res the claim:		\$ 12,533.00 -	\$ 10,625.00	\$ <u>1,908.00</u>
	Creditor's N			2012 Dodge Joι	ırney SXT with	over 70,000 m	iles			
	Number	Hampton Ave Street								
				As of the date yo	u file the claim	is: Check all th	at apply]		
				Contingent	a me, are claim	113. Oncok an u	ат арргу.			
	Mesa		AZ 85209	Unliquidated						
	City		State Zip Code	Disputed						
	Who owes	the debt? Check of	ne.	Nature of Lien.	Check all that app	oly.				
	Debtor 1	•		An agreement	you made (such a	as mortgage or s	ecured			
	Debtor 2	•		car loan)						
	=	1 and Debtor 2 only		= '	such as tax lien, r	mechanic's lien)				
	At least	one of the debtors a	and another	Judgment lien						
	_	if this claim relate	s to a	Other (includin	g a right to offset))				
		inity debt was incurred	2016-03-18	Last 4 digits of a	ccount number	3201				
ъ.			lotified for a Debt Tha	-						
	114 24									
			ners to be notified abo		-	-				
-	-	-	bt you owe to someonebts that you listed in	· ·				• • •		
		do not fill out or s	•			·			·	

F:U : 4			Filod 00/25/17	Entered 09/25/17 17:54:06	Desc Main	
riii iii t	his information to identify yo	ur case.		9 of 60		
Debtor	1 Capri	Daniella	Courtney			
	First Name	Middle Name	Last Name			
Debtor						
(Spouse, if	filing) First Name	Middle Name	Last Name			
United S	States Bankruptcy Court for the : _	NORTHERN District	of <u>ILLINOIS</u> (State)		_	
Case N			(State)		Check if t	his is an
(If know	n)				amended	filing
<u>Officia</u>	<u>ll Form 106E/F</u>					
Sched	ule E/F: Creditors	Who Have U	nsecured Claims			12/15
ist the ot	her party to any executory co erty (Official Form 106A/B) ar with partially secured claims	ontracts or unexpired ad on Schedule G: Ex that are listed in Sch ut, number the entric name and case numl	l leases that could result in ecutory Contracts and Une edule D: Creditors Who Haves in the boxes on the left. A	is and Part 2 for creditors with NONPRIORITY a claim. Also list executory contracts on Scheexpired Leases (Official Form 106G). Do not in we Claims Secured by Property. If more space Attach the Continuation Page to this page. On	e <i>dule</i> nclude any e is	
1. Do an	y creditors have priority unse	ecured claims agains	t you?		,	
_	o. Go to Part 2.	, and the second	•			
☐ Ye						
each nonpr unsec	claim listed, identify what type iority amounts. As much as po ured claims, fill out the Contin	of claim it is. If a clain essible, list the claims uation Page of Part 1.	n has both priority and nonpri in alphabetical order accordi . If more than one creditor ho	secured claim, list the creditor separately for eac iority amounts, list that claim here and show bot not be creditor's name. If you have more than olds a particular claim, list the other creditors in F	th priority and n two priority	
(For a	n explanation of each type of	claim, see the instruct	ions for this form in the instru	Total claim		Nonpriority
	List All of Your NONPRIOR	RITY Unsecured Claim	e		amount	amount
Part 2:						
	y creditors have nonpriority	_	-			
∐ No	o. You have nothing to report	in this part. Submit th	is form to the court with your	r other schedules.		
Ye						
nonpr includ	iority unsecured claim, list the	creditor separately for creditor holds a partic	r each claim. For each claim	or who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not lis itors in Part 3.If you have more than three nonp	t claims already	
	· ·					Total claim
7.1	arclays BANK Delaware	Las	at 4 digits of account number	NULL		\$ <u>0.00</u>
	Box 8803	Wh	en was the debt incurred?	2014-2017		
Nu	mber Street					
_			of the date you file, the claim	is: Check all that apply.		
W	ilmington DE	19899	Contingent			
Cit	y State	Zip Code	Unliquidated Disputed			
_	owes the debt? Check one. ebtor 1 only	Ш	Disputed			
	ebtor 2 only	Tvr	oe of NONPRIORITY unsecure	ed claim:		
=	ebtor 1 and Debtor 2 only	r i	Student loans			
=	t least one of the debtors and anot	=	Obligations arising out of a separ	ration agreement or divorce		
□∘	heck if this claim relates to a	_	that you did not report as priority			
	ommunity debt		Debts to pension or profit-sharing	g plans, and other similar debts		
Is the	e claim subject to offest?	_	Other Const. Crodit Cond.	or Cradit Llea		
□ Y			Other. SpecifyCredit Card o	or Credit USE		

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4.2	City of Chicago Bureau Parking	Last 4 digits of account number	\$ <u>200.00</u>
	Creditor's Name		
	121 N. LaSalle St	When was the debt incurred?	
	Number Street		
	Room 107	As a fide a defense of file the adalous for OL 1, 11,11, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,	
	100111107	As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60602	Contingent	
		Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt		
	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	■	
	=	Other. SpecifyDebt Owed	
	Yes Compact		c 242.00
4.3		Last 4 digits of account number 0316	<u>\$ 213.00</u>
	Creditor's Name	When was the debt incurred? 2017-2017	
	Po Box 3097	When was the debt incurred?	
	Number Street		
		As of the date you file the claim in Check all that conty	
		As of the date you file, the claim is: Check all that apply.	
	Bloomington IL 61702	Contingent	
		Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other Consider Collecting for Creditor	
	\blacksquare	Other. Specify Collecting for Creditor	
-	DPT ED/SLM	Last 4 digits of account number 0929	\$ 0.00
4.4		Last 4 digits of account number 0929	\$ 0.00
	Creditor's Name	When was the debt incurred? 2009-2011	
	11100 Usa Pkwy	When was the debt incurred? 2009-2011	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Fishers IN 46037		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONDBIORITY unaccured eleims	
		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other Specify	
	Yes	Other. Specify	
	□ ' · · ·		

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Creditor's Name	When was the debt incurred? 2015-2015	
Po Box 6008	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
New Orleans LA 70174	☐ Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
No	Out of the Linkneys Credit Extension	
=	Other. Specify Unknown Credit Extension	
Yes Navient Solutions INC	Last 4 digits of account number 0929	\$ 0.00
	Last 4 digits of account number 0929	4 0.00
Creditor's Name 11100 Usa Pkwy	When was the debt incurred? 2009-2010	
	When was the dept incurred:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Fishers IN 46037	☐ Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
=	that you did not report as priority claims	
Check if this claim relates to a		
community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	П	
■No ¬	Other. Specify	
Yes OPP Loans	1252	± 412.00
	Last 4 digits of account number 1352	\$ <u>413.00</u>
Creditor's Name	When was the debt incurred? 2016-2017	
130 E Randolph St Ste 16	When was the debt incurred? 2016-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60601		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
=		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?	<u>_</u>	
No	Other. Specify Personal Loan	
Yes	_	

Record # 748470

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Creditor's Name		
120 Corporate Blvd., Ste. 100	When was the debt incurred?	
Number Street		
Number		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Norfolk VA 23502	H *	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		
4.9 Syncb/BELK	Last 4 digits of account number NULL	\$ <u>0.00</u>
Creditor's Name		
Po Box 965028	When was the debt incurred? 2014-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Orlando FL 32896	Contingent	
	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
 	Student loans	
Debtor 1 and Debtor 2 only	- 吉	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
_	<u></u>	
No	Other. Specify Credit Card or Credit Use	
Yes		
4.10 Syncb/JCP	Last 4 digits of account number NULL	\$ 0.00
Creditor's Name		_
Po Box 965007	When was the debt incurred? 2014-2017	
N. I. O. I		
Number Street		
Number Street	As of the date you file, the claim is: Check all that apply	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Orlando FL 32896		
Orlando FL 32896 City State Zip Code	Contingent Unliquidated	
Orlando FL 32896 City State Zip Code Who owes the debt? Check one.	Contingent	
Orlando FL 32896 City State Zip Code	Contingent Unliquidated	
Orlando FL 32896 City State Zip Code Who owes the debt? Check one. Debtor 1 only	Contingent Unliquidated Disputed	
Orlando FL 32896 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
Orlando FL 32896 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans	
Orlando FL 32896 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
Orlando City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans	
Orlando City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Orlando City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	
Orlando City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Orlando City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	

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As of the date you file, the claim is: Check all that apply. Contingent 85285 Tempe ΑZ Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes Synchrony BANK 0975 \$ 1,124.00 Last 4 digits of account number 4.13 Creditor's Name 2016-2016 120 Corporate Blvd Ste 1 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Norfolk 23502 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Unknown Credit Extension Other. Specify _

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	Po Box 673	When was the debt incurred? 2015-2017	
	Number Street		
	Nambo. Cassi		
		As of the date you file, the claim is: Check all that apply.	
	Minneapolis MN 55440	Contingent	
		Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONDRIORITY unaccured eleims	
		Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
١,	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes Toyota Motor Credit Company		\$ 14,933.65
4.15		Last 4 digits of account number	\$ 14,900.00
	Creditor's Name PO Box 5726	When was the debt incurred?	
		when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Hopkins MN 55343	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Deficiency, Repo'd/Surr'd Auto	
	Yes US DEPT OF ED/Glelsi	7504	+ 00 400 00
4.16		Last 4 digits of account number 7581	\$ <u>26,100.00</u>
	Creditor's Name	When was the debt incurred? 2015-2017	
	Po Box 7860	when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Madison WI 53707	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify	
	Yes		

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Page 25 of 60 Case Number (if known) **Document** Daniella Capri Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Village of Riverside \$ 200.00 Last 4 digits of account number Creditor's Name 31 Riverside Rd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60546 Riverside Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Fines Yes Wfdillards NULL \$ 933.00 4.18 Last 4 digits of account number Creditor's Name 2014-2015 Po Box 14517 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 50306 Des Moines IΑ Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Other. Specify ___Credit Card or Credit Use

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Student loans

Debtor 2 only

No

Debtor 1 and Debtor 2 only

community debt Is the claim subject to offest?

At least one of the debtors and another

Check if this claim relates to a

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60603

State Zip Code

Desc	Maili

Part 2: Creditors with Nonpriority Unsecured Claims

	rain 5:			
5.	Use this page only if you have others to be notified about you example, if a collection agency is trying to collect from you 2, then list the collection agency here. Similarly, if you have additional creditors here. If you do not have additional personal creditors here.	for a debt you o	owe to someone else, list the original creditor for any of the debts that you	creditor in Parts 1 or listed in Parts 1 or 2, list the
	Clerk, First Mun Div, 17M1111307		On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name 50 W. Washington St., Rm. 1001	•	Line 8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street	•		Part 2: Creditors with Nonpriority Unsecured Claims
	Chicago IL	60602	Last 4 digits of account number	
	City State Zip C	ode		
	Portfolio Recovery Assoc., Bankruptcy Dept.		On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name 120 Corporate Blvd., Ste. 100		Line 8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
	Norfolk VA	23502	Last 4 digits of account number	
	City State Zip (• –	
	Clerk, First Mun Div, 17M1112050		On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name 50 W. Washington St., Rm. 1001		Line15 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
	Chicago	60602		
	City State Zip C		Last 4 digits of account number	
	Blatt, Hasenmiller, Leibsker & Moore LLC, Bankruptcy De		On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name		•	_
	10 S. LaSalle St. Ste 2200		Line15 of (Check one):	Part 1: Creditors with Priority Unsecured Claims

Street

Number

Chicago

City

Last 4 digits of account number ___

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Schedule E/F: Creditors Who Have Unsecured Claims

Capri Debtor 1

Daniella

Document

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Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.

			Total clain	n
Total claims	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00
			Total clain	n
otal claims	6f. Student loans	6f.	\$	26,100.00
from Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	22,044.68
				48,144.65

		Caso 17	7 28662 Doc 1	Filed 00/25/17	Entored 0	9/25/17 17:54:06	S Desc Main	
Fil	l in this in	formation to iden	tify your case:		8 of		, Dogo Main	
De	ebtor 1	Capri	Daniella	Courtney				
De	ebtor 2	First Name	Middle Name	Last Name				
	ouse, if filing)	First Name	Middle Name	Last Name	-			
Ur	nited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of	_				
	se Number			(State)			Check if this is ar	1
	known)	4000					amended filing	
		orm 106G						12/1
			ory Contracts and possible. If two married peop			nsible for supplying corre	ct	12/1;
nforn	nation. If n	nore space is nee	eded, copy the additional pag ne and case number (if known	e, fill it out, number the e	ntries, and attach i	to this page. On the top o	of any	
		•	contracts or unexpired lease	•				
	No. Ch	eck this box and s	submit this form to the court wi	th your other schedules. Y	ou have nothing els	e to report on this form.		
	Yes. Fil	l in all of the inforr	mation below even if the contra	acts or leases are listed in	Schedule A/B: Prop	erty (Official Form 106A/B)		
2 li	et ennarat	alv each nerson	or company with whom you l	nave the contract or least	Then state what a	ach contract or lease is fo	or (for	
ex	cample, re	nt, vehicle lease,	cell phone). See the instruction					
uı	nexpired le	eases.						
ļ	Person or	company with w	hom you have the contract o	r lease	St	ate what the contract or le	ease is for	
2.1	Matilde	Nelson						
	Name 51/7 W	. Washington			_			
	Number	Street			_			
	Chicago)		0644	_			
2.2	City		State Z	ip Code				
	Name				_			
	Number	Street			_			
					_			
	City		State Z	ip Code				
2.3					_			
	Name							
	Number	Street			_			
	City		State Z	ip Code	_			
2.4					_			
	Name				_			
	Number	Street						
	City		State Z	ip Code	_			
2.5								
	Name				_			
	Number	Street			_			

State Zip Code

City

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Fill in this in	nformation to ide	ntify your case:	
Debtor 1	Capri	Daniella	Courtney
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court f	for the : <u>NORTHERN</u> District of <u>I</u>	ILLINOIS_ (State)
Case Number	r		_
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

uny 7	iny Additional Pages, write your name and case number (if known). Answer every question.								
1. [Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)								
	■ No. □ Yes								
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)								
	No.	Go to line 3.							
	Yes	s. Did your spouse, t	former spouse, or legal equivalent live with you at the ti	time?					
		•	munity state or territory did you live?	Fill in the name and current address of that person.					
Name of your spouse, former spouse or legal equivalent									
		Number Street							
		City	State	Zip Code					
5	shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2. **Column 1: Your codebtor** **Column 2: The creditor to whom you owe the debt Check all schedules that apply:**								
3.1				Schedule D, line					
	Name	e		Schedule E/F, line					
	Numi	ber Street		Schedule G, line					
	City		State Zi	Zip Code					
3.2				Schedule D, line					
	Name	9		Schedule E/F, line					
	Numi	ber Street		Schedule G, line					
	City		State Zi	Zip Code					
3.3				Schedule D, line					
	Name	e 		Schedule E/F, line					
	Numi	ber Street		Schedule G, line					
	City		State Zi	Zip Code					

Official Form 106H Record # 748470 Schedule H: Your Codebtors Page 1 of 1

Fill in this in	formation to iden	tify your case:	
Debtor 1	Capri	Daniella	Courtney
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
Case Number		the : <u>NORTHERN DISTRICT O</u>	F ILLINOIS
(If known)			

Official Form 106I

MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	Financial Aid Adv	visor		
	Occupation may Include student or homemaker, if it applies.	Employers name	KindredOnore LL	c		
		Employers address	930 N. York Rd. S	te. 204		
			Hinsdale, IL 6052	1	<u> </u>	
		How long employed there?	Since 7/1/2017			
Pa	rt 2: Give Details About Monthl	y Income				
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	oine the information for a	•	,	
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.		y and commissions (before all pa calculate what the monthly wage w	-	\$3,039.48	\$0.00	
3.	Estimate and list monthly overting	me pay.		\$0.00	\$0.00	
4.	Calculate gross income. Add line	e 2 + line 3.		\$3,039.48	\$0.00	

Official Form 106I Record # 748470 Schedule I: Your Income Page 1 of 2

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Case Number (if known) Document Daniella Capri Debtor 1 First Name Last Name

				For Debtor 1		Debtor 2 or filing spouse		
(Сору	line 4 here	4.	\$3,039.48		\$0.00		
		payroll deductions:	_					
		ax, Medicare, and Social Security deductions	5a. 	\$454.44		\$0.00		
		landatory contributions for retirement plans	5b.	\$0.00		\$0.00		
		oluntary contributions for retirement plans	5c. —	\$0.00		\$0.00		
		Required repayments of retirement fund loans	5d. 	\$0.00		\$0.00		
		nsurance	5e.	\$0.00		\$0.00		
		Omestic support obligations	5f. _	\$0.00		\$0.00		
	_	Inion dues	5g.	\$0.00		\$0.00		
		Other deductions. Specify:	5h. 	\$0.00		\$0.00		
		payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. _ =	\$454.44	_	\$0.00		
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,585.04		\$0.00		
		other income regularly received:						
3	Ва.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
8	Bb.	Interest and dividends	8b.	\$0.00		\$0.00		
8	Вс.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive		,		,		
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
8	3d.	Unemployment compensation	8d.	\$0.00		\$0.00		
8	Ве.	Social Security	8e.	\$0.00		\$0.00		
8	Bf.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
3	3g.	Pension or retirement income	8g. —	\$0.00		\$0.00		
3	3h.	Other monthly income. Specify: Tax Credit,	8h. —	\$37.58		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$37.58		\$0.00		
		ulate monthly income. Add line 7 + line 9.	10.	\$2,622.62 +		\$0.00	. [\$2,622.62
A	Add 1	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>		<u> </u>	40.00		+ 2,022.02
] [ncluother	e all other regular contributions to the expenses that you list in <i>Schedule</i> de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are neight;	our dependen				11	\$0.00
		the amount in the last column of line 10 to the amount in line 11. The res		•	oppli-		12.	\$2,622.62
		that amount on the Summary of Schedules and Statistical Summary of Ce		s anu meiated Data, if if	applies		٠٤.	Ψ2,022.02
	1 <u>x</u>	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	ţ					

Fill in this in	nformation to identify y	our case:				
Debtor 1	Capri	Daniella	Courtney	Check if this is:		
	First Name	Middle Name	Last Name	An amende	•	
Debtor 2 (Spouse, if filling)	First Name	Middle Name	Last Name	. —	ent showing post of the following d	-petition chapter 13 ate:
United States	s Bankruptcy Court for the :	NORTHERN DISTRICT O	F ILLINOIS_			
Case Numbe (If known)	r		_	MM / DD /	YYYY	
O#:-:-! F	'a 100 l			·	filing for Debtor: a separate house	2 because Debtor 2
	<u>form 106J</u>				a separate nouse	noid.
Schedul	le J: Your Ex	penses				12/14
=	needed, attach anothei		= =	are equally responsible for supplyi ges, write your name and case nur	_	
Part 1:	Describe Your Household	d				
	Go to line 2. Does Debtor 2 live in a No.	separate household?	ə J.			
_	have dependents?	No X Yes. Fill out	this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debtor 2			dent	Daughter	3	No
	state the dependents'					X Yes
names.						X No
						Yes
						X No
						Yes
						X No Yes
						X No
						Yes
3. Do your	expenses include					<u> </u>
expense	es of people other than	1 137				
,	f and your dependents	,				
	Estimate Your Ongoing N					
_	•		•	n as a supplement in a Chapter 13 check the box at the top of the for	-	
the applicable						
	=	=	nce if you know the value Income (Official Form 106I	.)	Y	our expenses
				•		
	tal or nome ownership t for the ground or lot.	expenses for your reside	ence. Include first mortgage	e payments and	4.	\$900.00
_	cluded in line 4:					
4a. Re	eal estate taxes				4a.	\$0.00
4b. Pr	operty, homeowner's, o	r renter's insurance			4b.	\$0.00
4c. Ho	ome maintenance, repai	r, and upkeep expenses			4c.	\$0.00
4d. Ho	omeowner's association	or condominium dues			4d.	\$0.00

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Debtor 1 Capri Daniella Document Courtney Page 33 of 60
First Name Middle Name Last Name Page 33 of 60
Case Number (if known)

		Your expens	ies
	5.	· · ·	\$0.00
 Additional Mortgage payments for your residence, such as home equity loans 	3.		Ψ0.00
6. Utilities:	6a.		\$150.00
6a. Electricity, heat, natural gas	6b.		\$0.00
6b. Water, sewer, garbage collection			\$205.00
6c. Telephone, cell phone, internet, satellite, and cable service	6c.	Ф	0.00
6d. Other. Specify:	6d.	\$	
7. Food and housekeeping supplies	7.		\$300.00
8. Childcare and children's education costs	8.		\$245.00
9. Clothing, laundry, and dry cleaning	9.		\$10.00
10. Personal care products and services	10.		\$10.00
11. Medical and dental expenses	11.		\$10.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 	12.		\$170.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00
14. Charitable contributions and religious donations	14.		\$0.00
15. Insurance.			
Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.		\$0.00
15b. Health insurance	15b.		\$0.00
15c. Vehicle insurance	15c.		\$136.00
15d. Other insurance. Specify:	15d.		\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Specify:	16.		\$0.00
17. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.		\$0.00
17b. Car payments for Vehicle 2	17b.		\$0.00
17c. Other. Specify:	17c.		\$0.00
17d. Other. Specify:	17d.		\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted			
from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19. Other payments you make to support others who do not live with you.			·
Specify:	19.		\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			7
20a. Mortgages on other property	20a.		\$ 0.00
20b. Real estate taxes	20b.	\$	0.00
	20c.	\$	0.00
20c. Property, homeowner's, or renter's insurance		\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.		
20e. Homeowner's association or condominium dues	20e.	\$	0.00

 Official Form 106J
 Record #
 748470
 Schedule J: Your Expenses
 Page 2 of 3

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Debtor	1 Capil	Daniella	Courtiley	Case Number (if known)				
	First Na	me Middle Name	Last Name					
21.	Other. S	Specify:Postage/Bank Fees (\$5.00),			21.	\$5.00		
22	Your mo	nthly expense: Add lines 4 through 21.			22.	\$2,141.00		
	The resu	It is your monthly expenses.						
23.	Calculate	e your monthly net income.						
	23a.	Copy line 12 (your comibined monthly in	ncome) from Schedule I.		23a.	\$2,622.62		
	23b.	Copy your monthly expenses from line	22 above.		23b. –	\$2,141.00		
	23c.	Subtract your monthly expenses from y	our monthly income.		23c.	\$481.62		
		The result is your monthly net income.						
24.								
	For example, do you expect to finish paying for your car loan within the year or do you expect your							
	mortgage payment to increase or decrease because of a modification to the terms of your mortgage?							
	X No							
	Yes	. Explain Here:						

 Official Form 106J
 Record #
 748470
 Schedule J: Your Expenses
 Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
Under penalty of perjury, I declare that I have read correct.	the summary and schedules filed with this declaration and that they are true and						
	x						
/s/ Capri Daniella Courtney Signature of Debtor 1	Signature of Debtor 2						
Date 09/20/2017 MM / DD / YYYY	Date						

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Fill in this in	Fill in this information to identify your case:							
Debtor 1	Capri	Daniella	Courtney					
Debtor 2	First Name	Middle Name	Last Name					
(Spouse, if filing)	First Name	Middle Name	Last Name					
		for the : <u>NORTHERN</u> District of <u>IL</u>	LINOIS (State)					
Case Number (If known)	r		-					

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before										
01. W	01. What is your current marital status? Married Not married									
	During the last 3 years, have you lived anywhere other than where you live now? No. Yes. List all of the places you lived in the last 3 years. Do not include where you live now.									
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there						
	6900 Cantrell Rd, Little Rock, AR 72207	01/2014 to 03/2015	Same as Debtor 1	Same as Debtor 1						
	1302 S Karlov Ave Chicago IL 60623-1285	FROM 03/2015 To 11/2015	Same as Debtor 1	Same as Debtor 1						
03 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) ■ No. ■ Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).										
	•									

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Debtor 1 Capri Daniella Courtney Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$23,473 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$45,695 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$37,409 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Capri Daniella Courtney Case Number (if known) Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Was this payment for... Total amount paid Amount you still owe payments Bridgecrest Credit 7300 E \$12,533 Monthly \$373 ■ Mortgage Car Hampton Ave Mesa AZ 85209 Credit card Loan repayment Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Part 4: Identify Legal actions, Repossessions, and Foreclosures

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ebtor 1	Capri Daniella	a Courtney	Case Number (if known)	
	First Name Middle Nam	e Last Name		
Li m	Vithin 1 year before you filed for bankrup ist all such matters, including personal in nodifications, and contract disputes.		rt action, or administrative proceeding? ss, collection suits, paternity actions, support or cus	tody
	Yes. Fill in the details.			
		Nature of the case	Court or agency	Status of the case
	Portfolio Recovery Associates VS Ca	apri Collection	Circuit Court of Cook County, Illinois	Pending
	Courtney			On appeal
	Case # 17M1111307	_		Concluded
	Toyota Motor Credit Corporation VS	Collection	Circuit Court of Cook County, Illiois	Pending
	Capri Courtney		Circuit Court of Cook County, Illiois	On appeal
	Case # 17M1112050			Concluded
	Case # 17W1112030	_		Concluded
C	theck all that apply and fill in the details be No. Go to line 11		ed, foreclosed, garnished, attached, seized, or levie	d?
L	Yes. Fill in the information below.			
0	Vithin 90 days before you filed for bank r refuse to make a payment because you not not be line 11 Yes. Fill in the information below.		ank or financial institution, set off any amounts fr	om your accounts
	/ithin 1 year before you filed for bankru ourt-appointed receiver, a custodian, o		possession of an assignee for the benefit of credi	tors, a
	No.] Yes.			
Part	List Certain Gifts and Contribution	ns		
13 W	lithin 2 years before you filed for bankı	ruptcy, did you give any gifts with a tol	tal value of more than \$600 per person?	
	No.			
Ī	Yes. Fill in the details for each gift.			
_		ruptcy, did you give any gifts or contril	butions with a total value of more than \$600 to an	y charity?
	No.			
_	Yes. Fill in the details for each gift.			
Pari	List Certain Losses			
	/ithin 1 year before you filed for bankru ambling?	uptcy or since you filed for bankruptcy	, did you lose anything because of theft, fire, othe	er disaster, or
	No.			
	Yes. Fill in the details for each gift.			
	List Cartain Baymanta ay Transfer	_		
Par	List Certain Payments or Transfer			
C	onsulted about seeking bankruptcy or	preparing a bankruptcy petition?	n your behalf pay or transfer any property to anyoncies for services required in your bankruptcy.	ne you
	No.			
	Yes. Fill in the details			

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Case Number (if known)

Courtney

Daniella

First Name Middle Name Last Name Party Contact Info Amount of payment Description and value of any property transferred Date payment or transfer Payment/Value: Geraci Law L.L.C. \$4,000.00: \$0.00 55 E. Monroe Street #3400 paid prior to filing, balance to be paid Chicago,IL 60603 through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2017 \$25.00 Hananwill Credit Counseling 115 N. Cross St Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it?

Capri

Debtor 1

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Debtor 1	1 Capri	Daniella	Courtney	Case Number (if known)			
	First Name	Middle Name	Last Name				
22 H	lave you stored property	in a storage unit or place	e other than your home within 1	year before you filed for bankruptcy	?		
	No.						
-	Yes. Fill in the details.						
L	res. r iii iii tile details.	Who e	else has or had access to it?	Describe the contents	Do you still		
				2000.120 0.00 00.00.00	have it?		
Par	Identify Property Y	ou Hold or Control for Son	neone Else				
				derivati hamaised forms and the design	on hold in tot		
	lo you hold or control an or someone.	y property that someone	else owns? Include any proper	rty you borrowed from, are storing for	, or hold in trust		
	_						
	No.						
L	Yes. Fill in the details.	Whore	e is the property?	Describe the property	Value		
		vviiere	ris the property:	bescribe the property	value		
Part	Give Details About	Environmental Informatio	'n				
For th	ne purpose of Part 10, the	e following definitions ap	pply:				
_							
		-		ing pollution, contamination, releases water, groundwater, or other medium			
			eanup of these substances, was		•		
	· ·	· ·	•	ŕ			
	ite means any location, fa or used to own, operate,		-	aw, whether you now own, operate, o	r utilize		
11	o. asca to own, operate,	o. danze it, including dis	,poour onco.				
		•		waste, hazardous substance, toxic			
SL	ubstance, hazardous mat	eriai, pollutant, contamir	iant, or similar term.				
Repo	rt all notices, releases, a	nd proceedings that you	know about, regardless of whe	n they occurred.			
24 H	las any governmental un	it notified you that you m	nav he liable or notentially liable	under or in violation of an environm	ental law?		
24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?							
	No.						
L	Yes. Fill in the details.	Cover	rnmental unit	Environmental law, if you know it	Date of notice		
		Gover	illientai uilit	Environmental law, if you know it	Date of flotice		
25 H	lave you notified any gov	ernmental unit of any re	lease of hazardous material?				
	No.						
Ī	Yes. Fill in the details.						
	_	Gover	rnmental unit	Environmental law, if you know it	Date of notice		
26 H	lave you been a party in	any judicial or administra	ative proceeding under any env	ironmental law? Include settlements a	and orders.		
	No.						
	Yes. Fill in the details.						
		Court	or agency	Nature of the case	Status of the case		
		v = .					
Part	Give Details About	Your Business or Connec	lions to Any Business				
27 y	Vithin 4 years before you	filed for bankruptcy, did	you own a business or have ar	ny of the following connections to any	business?		
	A sole proprietor of	r self-employed in a trad	le, profession, or other activity,	either full-time or part-time			
	A member of a limi	ited liability company (LL	C) or limited liability partnershi	ip (LLP)			
	A partner in a parti	nership					
	= '	, or managing executive	of a corporation				
	=		uity securities of a corporation				
	_		-				
	No. None of the above applies. Go to Part 12.						
	Yes. Check all that apply above and fill in the details below for each business.						

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Courtney Debtor 1 Capri Daniella Case Number (if known) First Name Middle Name Last Name Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ★ /s/ Capri Daniella Courtney Signature of Debtor 2 Signature of Debtor 1 Date 09/20/2017 MM / DD / YYYY MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? Yes. Name of person _ _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r	·e				
Cap	ori Daniella	Courtney / Debtor		Case No:	
				Chapter:	Chapter 13
		DISCLOSURI	E OF COMPENSATION OF ATTORNE	Y FOR DEI	BTOR
	npensation p	oaid to me within one year before the	P. 2016(b), I certify that I am the attorney filing of the petition in bankruptcy, or agr in contemplation of or in connection with	eed to be paid	d to me, for services
	For legal	services, I have agreed to accept	\$4,000.00		
	Prior to th	ne filing of this statement I have recei	sived \$0.00		
	Balance I	Due	\$4,000.00		
2.	The source	e of the compensation paid to me was	s:		
	Deb	otor(s) Other: (specify)			
3.	The source	e of compensation to be paid to me is	::		
	De	btor(s) Other: (specify)			
4.		e not agreed to share the above-discley law firm.	osed compensation with any other person t	ınless they aı	re members and associates
	1 1	y law firm. A copy of the agreement,	I compensation with a other person or pers together with a list of the names of the pe		
5.	In return for case, inclu	_	reed to render legal service for all aspects of	of the bankru	ptcy
	-		n, and rendering advice to the debtor in det	ermining wh	ether to file a petition in
		ruptcy;	edules, statements of affairs and plan which	h	uima da
	•		g of creditors and confirmation hearing, an		
	c. repre	definition of the decicl at the meeting	g of creations and commitment nearing, and	ia any aajoan	ned neurings thereor,
6.	By agreem	nent with the debtor(s), the above-dis-	closed fee does not include the following s	ervice:	
			CERTIFICATION		
			complete statement of any agreement or as of the debtor(s) in this bankruptcy proceeding	-	or
		Date: 09/25/2017	/s/ Merid Teklehaimanot Meko	onnen	
		Date	Signature of Attorney		

Page 1 of 1 Record # 748470

Geraci Law L.L.C. Name of law firm

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National Headquarters: 55 E. Monroe Steet 4 100 Chicago, 120603 44 1266-925-1313 help@geracilaw.com

Date: 7/24/2017

Consultation Attorney: JMV

Record #: 748-470

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility.

Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is fied, including any association fees as long as the property is in my name; other
Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly bebts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Capri Courtney (Debtor)

(Joint Debtor)

Attorney for the Debtor(s)

Representing Geraci Law L.L.C.

Dated: <u>07/24/17</u>

UNITED STATESBANKRUPFCY©OURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)

- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



CARA Page 2 of 6

- Case 17-28663 Doc 1 Filed 09/25/17 Entered 09/25/17 17:54:06 Desc Main 2. Inform the debtor that the debtor must be punctual and the table of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



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C. TERMINATION OR CONVERSION OF THE CASE OF FIER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 17-28663 Doc 1 Filed 09/25/17 Entered 09/25/17 17:54:06 Desc Mair (d) Any portion of the retainer that a compared of a compared of the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
 - 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



Case 17-28663 Doc 1 Filed 09/25/17 Entered 09/25/17 17:54:06 Desc Main Document Page 50 of 60 ALLOWANCE AND DAYNER OF ACCUMENTATION AND DAYNER OF ACCUMENTS OF

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for
representing the debtor on all matters evicing in the
representing the debtor on all matters arising in the case unless otherwise ordered by the court.
For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00

2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00

3. Before signing this agreement, the attorney has received ,\$
toward the flat fee, leaving a balance due of \$ 4,000; and \$ 300 for expenses
leaving a balance due for the filing fee of \$

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

7

Signed:

Debtor(\$)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Capri Daniella Courtney / Debtor	Bankruptcy Docket #:
	Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 09/20/2017 /s/ Capri Daniella Courtney

Capri Daniella Courtney

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document Page 52 of 60 In re Capri Daniella Courtney / Debtor

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A. Notice to Consumer Debtor(s)

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In re Capri Daniella Courtney

Page 2

deny your found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 09/20/2017	/s/ Capri Daniella Courtney		
	Capri Daniella Courtney		

/s/ Merid Teklehaimanot Mekonnen Dated: 09/25/2017

Attorney: Merid Teklehaimanot Mekonnen

Form B 201A, Notice to Consumer Debtor(s) Record # 748470 Page 2 of 2

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shtor 1 <u>Capri</u>	Darmond	Courtney	Case Number (if know	n)
First Name	Middle Name	East Near Lit		
Answer These Questi	ons for Reporting Purposes	arestalian arabita (m. 1850-yili sa arabita ka	OMENTO VILLET (TOTOMO ATTEMORY WAS AND A SPECIAL METOPOLY ASSESSMENT ASSESSME	r, mendersky vigo stander strade i delektronistronist esperanter (lago strade asperanter).
5. What kind of debts do you have?	as "incurred by an in No. Go to line 1 Yes. Go to line 1 16b. Are your debts pi money for a busines No. Go to line 1 Yes. Go to line 1	ndividual primarily for a per 165. 17. rimarily business debt ss or investment or through 16c. 17.	ts? Consumer debts are defined sonal, family, or household purpose? Business debts are debts that in the operation of the business or onsumer debts or business debts.	ose.* t you incurred to obtain r investment.
7. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will available for distribution to unsecured creditors?	Yes. I am filing und administrative	under Chapter 7. Go to ill der Chapter 7. Do you esti	ne 18. mate that after any exempt properties will be available to distribute	to unsecured creditors?
18. How many creditors do you estimate that you owe?	2 1-49 □ 50-99 □ 100-199 □ 200-999		0-5,000 1-10,000 01-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$56,000 \$50,001-\$100,000 \$160,001-\$500,00	0 □ \$10, 00 □ \$50,	00,061-\$10 million 000,001-\$50 million 000,001-\$100 million 0,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
20. How much do you estimate your liabilities to be?	□ \$6-\$50,000 撥 \$50,001-\$100,000 □ \$100,001-\$500,00 □ \$500,001-\$1 millio	5 ☐ \$10, 50 ☐ \$50,	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million 9,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
3 Tres Sign Below	E ADMINISTRAÇÃO PROMETIVO CITARION SE AD ESTABACIÓN DARROGRADA ESTABACIONA. TRANS		penaity of perjury that the inform	nation provided is true and
For you	correct. If I have chosen to file to of title 11, United States under Chapter 7. If no attorney represent this document, I have continued to the continued of	under Chapter 7, I am awa s Code. I understand the nation ts me and I did not pay or a obtained and read the notice rdance with the chapter of a false statement, concealing	re that I may proceed, if eligible, a elief available under each chapter egree to pay someone who is not be required by 11 U.S.C. § 342(b) elitie 11, United States Code, specified 11, united States Code, specified 250,000, or imprisonment for up to the second control of the second code.	under Chapter 7, 11,12, or 13 ir, and I choose to proceed it an attorney to help me fill out belied in this petition. ir property by fraud in connection
	Executed on	09 / 20 /2017	Execute	ed on

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Fill militis ii	normation to identify.)	oul gase				
Debtor 1	Capri Frst Name	Daniella Middle Name	Courtney Last Nave			
Debtor 2 (Spouse, ir filing)	First Name	Middle Name	Last Nating			
United States		NORTHERN District of	of <u>ILLINOIS</u> (State)		Check if this is an	
(if known)					amended filing	
Official F	orm 106 Dec					
Declara	tion About a	n Individual	Debtor's Schedu	ules		12/15
	Sign Below by or agree to pay some	eone who is NOT an atto	orney to help you fill out bankı	ruptcy forms?		
No No				All I Control And Deliving	- Durana de Metica - Declaration and	4
∐ Yes.	Name of Person			Signature (Official Form	n Preparer's Notice, Declaration, and 119).	
Under pen	alty of perjury, I declar	re that I have read the si	ummary and schedules filed w	vith this declaration and that th	ey are true and	
<u>x</u> /			¥			
Shapat	ure of Debtor 1	/ / /	Signature of Debto	or 2		

Date ______MM / DD / YYYY

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Debtor 1	Capri	Daniella	Courtney .	Case Number (if known)
	First Name	Middle Name	Last Name	

Part42 Sign Below	
I have read the answers on this Statement of Financial Affairs and an answers are true and correct. I understand that making a false state in connection with a bankruptcy case can result in fines up to \$250,0 18 U.S.C. §§ 152, 1341, 1543, and 3571	ment, concealing property, or obtaining money or property by fraud 100, or imprisonment for up to 20 years, or both.
	Date MM / DD / YYYY
MM / DD / YYYY	MM / DD / YYYY
Did you attach additional pages to Your Statement of Financial Affa	irs for Individuals Filing for Bankruptcy (Official Form 107)?
No	
Yes	
Did you pay or agree to pay someone who is not an attorney to help	you fill out bankruptcy forms?
No No	
Yes. Name of person	. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-28663 Doc 1 Filed 09/25/17 Entered 09/25/17 17:54:06 Desc Main DISCLAIMER OF BURENTS have 570 of 180 agree:

Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a

2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to all lea complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a

3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be

- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2
 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District
 Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend
 you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes
 and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above
 time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.

 8. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferree will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filling, and make sure you keep buildings & rank insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14 RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans.
The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the
bankruptcy trustes if it can't be protected, that the trustee might offect if l/we have excess income, or change in State, Federal or Bankruptcy laws before the case in fine to court and ME HAVE TO READ, CHECK & MAKE SUBTEMBLE FOR TOOK IS ACCURATED.
IN SIGN IN COURT AND WE HAVE TO BEAD CHECK & MAKESHEE MIR PETTION IS ACCURATED

Dated: <u>*0*9 / **20** /</u>2017

Capri Darliella Counney

X Date & Sign

Record # 748470 Asset Disclosure Page 1 of 1

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Capri Daniella Courtney / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 0/1/2017

Capri Daniella Courtney

X Date & Sign

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Sign Below

under perally of perjury that the information on this statement and in any attachments is true and correct.

Date: 09 / 20 /2017

If you checked line 17a, do NOT fill out or file Form 122C-2.

Capri Daniella Courtney

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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Form B 201A, Notice to Consumer Debtor(s)

In re Capri Daniella Courtney / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy potition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 09 /2017

Capri Daniella Courtney

X Date & Sign

Dated: 4 / 20 /2017

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